# **Summary of Assessment**

This Assessment Plan has been developed for the Senior Insurance Professional Apprenticeship standard (level 6). It has been developed by employers with support and input from training providers and the professional bodies whose qualifications are included in the Standard.

Our approach was designed to deliver a robust, cost effective and manageable assessment of competence in the role, that can be consistently applied to both large and small employers, with a range of business models.

### **Occupational Profile:**

This Senior Insurance Professional Apprenticeship covers a wide range of roles including internal facing 'operational management' and externally focussed 'client management'. All roles will require very strong technical competence, with the ability to apply this to a variety of scenarios depending on the size, specialism and business model of the company. Apprentices could be involved in Broking, Client Management, Underwriting, Claims, Operations, Loss Adjusting, Reinsurance, Management, Insurance Product and Pricing, Complaint Handling.

### **Professional qualifications:**

Advanced Diploma in Insurance qualifications from either the Chartered Insurance Institute (CII) or the Chartered Institute of Loss Adjusters (CILA) are required to complete this apprenticeship. Both professional bodies list the optional units that can be selected within the overall qualification frameworks, which enables matching to the requirements of the individual's role.

### **Professional Body recognition:**

By completing the apprenticeship, professional registration can be achieved by application to the relevant Professional Body with recognised designation of 'ACII', (Chartered Insurance Institute), or 'Advanced Dip CILA' (Chartered Institute of Loss Adjusters).

### **End point assessment:**

During end point assessment, the apprentice must demonstrate their competence against the defined learning outcomes (see appendix 2), through 2 methods of assessment. Both must be passed in order for the Apprentice to pass the Apprenticeship.

### Methods of assessment:

- 1. Case studies
- 2. A structured interview

Assessment O Assessment Method	verview Area Assessed	Assessed by	Grading	Requirement
Case study	Knowledge: Insurance market, Risk and regulatory, Clients and colleagues, processes and procedures, Commercial awareness. Skills: Technical ability, Relationship development and management, Communication, Ownership and initiative, Governance, Advice and support, Management of Information and data. Behaviours: Drive to excel, Personal accountability, Innovation, Professionalism.	Independent Assessment Organisation	Fail / Pass / Distinction	The independent assessor will provide 3 case studies covering a minimum of 15 learning outcomes. The apprentice will be required to respond online to these case study scenarios based on their experience. The online submission will take place before the structured interview with any gaps in full competency being explored with further questioning face to face (or virtually)
Structured interview	As above	Independent Assessment Organisation	Fail / Pass / Distinction	The independent end assessor will prepare a set of interview questions

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		based on a review of the candidate's
		portfolio of
		evidence
		against the
		whole
		standard

# **On-programme Assessment**

It is mandatory that all apprentices achieve the following professional qualifications:

Level 6 Advanced Diploma qualifications from either:

- Chartered Insurance Institute (CII) or
- Chartered Institute of Loss Adjusters (CILA).

Different units can be selected within the qualification frameworks depending on the individual's role.

### Recommended approach

It will be for the employer to decide the appropriate learner journey. A typical on-programme learner journey is demonstrated in appendix 1.

# **Assessment Gateway**

The decision on whether or not the Apprentice is ready for end-point assessment will be made by the employer supported by the Training Provider. The mandated professional qualifications for this standard must be completed before an apprentice can be put forward for end point assessment

An Apprentice will be put forward for end-point assessment when it is felt that they have achieved the required experience in the work-place to put them in the best possible position to achieve success.

A portfolio of evidence supporting the apprentice's competence needs to be completed and be reviewed by the employer and training provider prior to end-point assessment.

(The apprentice will also have had to achieve level 2 in English and Maths before entering end point assessment)

### **Application / submission to IAO:**

The IAO will provide templates plus guidance for the submission process as follows:

The apprentice will be required to submit a comprehensive portfolio of evidence demonstrating their competence across all learning outcomes, as part of their application to the IAO for final assessment. This will **not** be scored as a formal assessment method but will be used to inform the assessor in questioning during the structured interview.

There are likely to be several types of evidence within a portfolio, designed so that they collectively demonstrate the Apprentice's competence across the knowledge, skills and behaviours of the standard. Wherever possible, this will be an e-portfolio or other electronic platform. Instructions on how to structure the portfolio will be included in the assessment tools. The portfolio can be compiled across the whole apprenticeship duration, but not on programme tested.

# **End-point – Assessment**

#### What

The combination of the two forms of end point assessment are designed to test the knowledge, skills and behaviours detailed in the published standard to the extent that the Independent Assessment Organisation (IAO) is satisfied that the apprentice is competent in their job role. The competencies defined in the standard have been broken down into learning outcomes, listed in appendix 2. These will be used by the IAO to assess competence using the 2 assessment methods as outlined below. Both assessment methods must be passed in their own right in order to achieve an overall pass grade for the apprenticeship programme

### Method 1: Case studies

The purpose of the Case Study assessment is to assess if the apprentice is able to demonstrate a practical application of their competence to a specific issue or task relevant to the role of a Senior Insurance Professional.

Each apprentice must complete 3 case studies. The Independent Assessor is responsible for selecting 3 case studies which are relevant to the role of the Apprentice.

Assessment will take place online prior to the face to face structured interview. The online assessment will take a maximum of 60 minutes and will take place in a controlled environment. Depending on how the apprentice responds to the case study further questions to test competency may be asked and graded during the structured interview.

Assessment Organisations will develop a bank of case studies scenarios as follows:

- Each case study must cover 5 learning outcomes across a minimum of 2 competencies.
- The bank of case studies will be sufficient to ensure that each apprentice is able to complete 3 case studies which are relevant to their role, given the wide range of contexts covered by the standard. For this reason, all case studies will need to be generically written. An example is given below
- Each IOA will hold a bank of at least 20 case studies and will review these at least every 12 months
- Each case study will be accompanied by a marking guide to ensure consistency of assessment by the Independent Assessor. Marking will take place prior to the structured interview.
- Each case study will also be accompanied by a set of questions to be asked at structured interview should the case studies are found to be lacking in evidencing any learning outcomes

### Example case study

Select an insurance organisation with which you are familiar. For this organisation:

- Describe the type of organisation, its position within the overall structure of the insurance market. (LO 2)
- Select one business area within the organisation and describe in detail the key regulatory requirements with which the organisation must comply (LO 33).
- Evaluate how the business ensures compliance through their policies and procedures. (LO 7)
- Identify 2 examples of potential non-compliance and analyse their consequences. (LO 8)
- Explain what action you would take to manage that appropriate action is taken and to minimise the impact on the business and any stakeholders who may be affected by the non- compliance. (LO 34)

### Method 2: Structured interview

Having reviewed the portfolio submitted in advance, the IAO will build a set of interview questions sufficient to be able to reach an overall decision of competence. The interview will typically last between 60-75 minutes.

The purpose of the structured interview is to:

- Explore evidence for areas of the Standard that are best assessed verbally
- Test the apprentice's competence in relation to the evidence submitted in the Portfolio
- Provide additional opportunity for the apprentice to demonstrate distinction performance by the IAO probing for this higher level of competence where appropriate
- Review any competency areas outstanding from the case study submission via extra questioning.

A structured brief, including example interview questions, will be provided in the IAO's assessment tools to ensure consistency.

# Examples of questions that could be asked include:

- You have provided examples of you networking both within and outside XYZ company.
   Can you explain to me in a little more detail why it is essential to be proactive in developing internal and external relationships and networks? (LO 10)
- You have provided an example of taking a leadership role in advising and supporting a colleague. Can you explain why it was appropriate for you to take a lead in this situation? (LO 38)

The questions asked will focus on those areas of the standard where the IAO is seeking reassurance on some of the evidence of competence.

## End-point – final judgement

The final judgement will be made by the IAO which will be selected from the ESFA's Register of Apprentice Assessment Organisations. The IAO's assessment will be 100% responsible for the award of a pass, fail or distinction, based on the 2 methods in this assessment plan.

## Independence

Both end point assessment methods detailed in our plan will be conducted by the Independent Assessment Organisation, who will have had no direct involvement with the apprentice and so are completely impartial as to the apprenticeship grade awarded.

# **End-point – Summary of roles and responsibilities**

# Assessor from the IAO

Carries out independent assessment of the apprentice using the 2 methods described above and makes the final decision whether the apprentice meets the knowledge, skills and behavioural competencies set out in the standard.

Has sector expertise, occupational competence and relevant professional qualifications.

Training Provider	Conducts on programme learning (as required) in line with employer requirements.
	Supports the apprentice in developing their portfolio to ensure it is comprehensive and meets the required standards.
	Facilitates the gateway decision on apprentice readiness in consultation with the line manager
	Provides guidance in construction of the portfolio and preparation for the case study and structured interview
Employer	Ensures that the apprentice is given the right level of support and experience throughout on programme learning to be able to complete all elements of the standard
	Agrees apprentice readiness for end point assessment through discussion with the training provider
Independent Assessment	Registered on the Education and Skills Funding Agency's Register of Apprentice Assessment Organisation
Organisation	Recruits and trains independent assessors with sector expertise, occupational competence and relevant professional qualifications.
	Develops the detailed criteria for grading the assessment methods and overall grade.
	Provides guidance for the completion of the portfolio and testing methodology.
	Develops tools for collecting and measuring evidence.
	Accountable for quality assurance of the end point assessment as described in the Assessment Plan.
	Has effective quality assurance and quality control procedures that support fair, reliable and consistent assessments across all sizes and types of employer and over time.

# **Quality Assurance – internal**

The responsibility for the robustness of the assessment process is held by the Independent Assessment (IAO) Organisation. The overall responsibilities of the Independent Assessment Organisation are summarised below:

- Ensures there are robust processes in place to deliver assessments to the required standard and that they are appropriate for the sector
- Develops and maintains a set of Assessment Tools that are used by all to carry out assessments
- Provides assessors that meet the requirements set out by the Employers
- Trains and certifies all individual assessors to be able to assess consistently against the Standard
- Applies robust quality assurance and verification processes to the assessments e.g. use of standard formats, moderation and standardisation of scoring, oversight of assessment.
- The moderation processes should be risk based, with significant moderation of EPAs carried out for the first 12 months of an IAO's delivery (for example 50%), to ensure consistency and quality in this initial period. With a reduction of required moderation as delivery establishes to a set normal rate (for example 10%). This should also apply to new assessors, whose work should be more heavily moderated for the first 6 months of their work, before being moderated at usual levels following that (as long as no issues have arisen in the first 6 months).
- Runs the appeal process for any appeals that arise from grading decisions
- Reports to the Employers on any issues that arise
- Organises annual standardisation events between its assessors and other independent assessment organisations to ensure a consistent and comparable approach to the end point assessment

## **Employers strongly recommend that the IAO has:**

- A comprehensive understanding of the sector with specialist knowledge of the assessment requirements for this Standard, together with the expertise to develop and administer the assessment tools required
- Capability to deliver assessments at scale and with the levels of service required, giving confidence that this is a strategic part of their business
- Wide geographical coverage
- Capability to source assessors with the requisite background to be both credible and effective
- Robust internal verification and quality assurance processes

### **Independent Assessors would be expected to:**

- 1) hold relevant professional qualifications
- 2) have proven occupational competence demonstrated by:
  - having substantial, current and credible expertise in insurance relevant at the level of the standard they are assessing
  - having an up to date working knowledge of insurance practice covered by the standard
  - maintaining their knowledge and keeping themselves up-to-date with developments in insurance practice.
  - having a thorough understanding of the apprenticeship standard at the level they are assessing.
- 3) understand the assessment organisations' requirements for recording assessment decisions and maintaining assessment records.
- 4) keep their knowledge and skills up to date through continuing professional development.

# Quality Assurance – external

External quality assurance of the end point assessment for this apprenticeship standard will be managed by the Chartered Insurance Institute who are the largest Professional body in the sector. The CII's process consists of two parts: "ensuring the EPA body has the correct governance processes in place and the sampling of the assessments. Our approach will seek evidence that the assessment of apprentices is valid and appropriate, and leads to the right outcomes for candidates based on the correct assessment of evidence available. We will sample 100% of assessments until we are satisfied that a robust and fair EPA process is in place".

# **End-point - Grading**

There will be 3 grades for this Apprenticeship: Pass, Fail or Distinction.

A robust scoring matrix will be created by the independent Assessment Organisation, to evaluate the two assessment components separately against the definitions of competence for the learning outcomes (See appendix 2). This method has been chosen as employers are used to this approach which is accepted as best practice for assessing performance in the Financial Services sector and also provides consistency of approach following approval of this methodology for Insurance Practitioner (L3) and Insurance Professional (L4) standards.

This tool will be standardised and approved by the Employers before being introduced and confirmed as suitable for implementation. Particular attention will be paid to ensuring that the tools are consistent and produce comparable results.

# Grading criteria

Method of assessment	Requirement for competence	Requirement for distinction
Case studies	Minimum of 15 learning outcomes from 5 knowledge, skills & behavioural competencies	Minimum of 5* learning outcomes marked as distinction
Interview	Minimum of 20 learning outcomes from 6 knowledge, skills & behavioural competencies	Minimum of 6* learning outcomes marked as distinction

<sup>\* 31</sup> learning outcomes have distinction differentiators, across 16 competencies. In order to achieve an overall distinction the criteria above must be met, plus a minimum of 1 distinction per knowledge, skills and behavioural competency must be achieved by either method.

Distinction differentiators have been defined and are included in appendix 2.

implementation	
Affordability:	

The EPA costs are estimated to be no more than 10% of the overall cost of delivering the apprenticeship. (A quote from the current IAO for Insurance L3 & L4 has been submitted) to evidence this.

# Consistency:

This will be provided by the methods of assessment described in this assessment plan as applied to the learning outcomes detailed in appendix 2. Furthermore, the end point assessment organisation will monitor this consistency through the internal and external quality assurance methods described above. Small and large employers with a range of business models have been included in the employer group so we are confident that this standard has been designed with both the flexibility and consistency required to cover all situations.

### **Professional Body recognition:**

By completing the apprenticeship, professional registration can be achieved by application to the relevant Professional Body with recognised designation of 'ACII', (Chartered Insurance Institute), or 'Advanced Dip CILA' (Chartered Institute of Loss Adjusters).

### Volumes:

Anticipated starts; 300-500 per year

### Annex

Appendix 1: The learner journey

Appendix 2: The learning outcomes & distinction differentiators

### Appendix1

### **Senior Insurance Professional learning journey**

Example duration 36 months (including optional OPL)

Month	Apprentice	Employer	Training Provider	Assessment Organisation
0	Understands the job role and apprenticeship commitment	Deliver induction training and understand role in apprenticeship	Explain apprenticeship, roles, timetable and commitments. Completes ESFA admin requirements	
1-36	Works to role objectives/KPIs/training plan Develops a portfolio of evidence	Manages within the normal framework of the business via the businesses' own performance management processes	Monitors progress; identifies gaps; delivers apprentice learning and support as required. Completes ESFA admin requirements	
2-30	Studies and takes mandated qualifications	Supports the apprentice and training provider to facilitate the agreed OPL approach	Supports, trains and coaches the Apprentice	
30-32	Finalises portfolio and submits portfolio to IAO	'Gateway' to end point assessment:  Employer and TP review progress and agree whether Apprentice has achieved competency levels required vs learning outcomes		

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32-34	Prepares for case studies and structured interview	Supports the apprentice in preparation for end point assessment	Provides guidance to the apprentice to ensure that the portfolio sufficiently evidences competence across the learning outcomes. Coaches apprentice in preparation for case studies and panel interview.	
34-36	Completes case studies online and participates in structured interview			Carries out EPA, using the 2 methods of assessment.  Makes decision on final grade – pass/ fail / distinction

# Appendix 2 – Learning Outcomes and distinction differentiators:

Knowledge	What is required	Pass criteria: Learning	Distinction Differentiator
Insurance market	Deep understanding of the complex and changing needs of the insurance market and the range of products and services available to meet those needs.	1. evaluate the main products and services commonly available in the insurance market and how they are applied to meet changing customer needs	Can describe in detail two examples of products or services which have been developed to meet the complex needs of customers
		explain how the insurance market is structured and how this has evolved to meet new and emerging market needs	
		analyse the interaction between the main functions in insurance businesses	Can explain how the structure of insurance organisations has changed to meet customer needs in a cost-effective manner
Regulatory the Fig	Deep understanding of the Financial Services legal and regulatory	evaluate legal and insurance principles and	
	framework and the ethical principles underpinning them. Thorough understanding of new or changing legislation and legal practice on the insurance sector. Understanding of the impact of exposure to risk and strategies to manage, mitigate and	5. analyse the impact of changes in legislation and legal practice on the insurance sector	Can describe in detail the content and impact of 2 examples of changes in legal practice or legislation
	manage, mitigate and transfer risk.	6. evaluate the methods available	

		7. evaluate how the business ensures compliance through their policies and procedures	
		identify and     analyse the     consequences of     non-compliance	
		9. evaluate the impact of ethics, corporate governance and risk management on insurance businesses	
Clients and Colleagues	Understands the principles of how to build strong internal and external relationships. Demonstrates an in depth understanding of customer service standards and culture of the company.	10. explain why it is essential to be proactive in developing internal and external relationships and networks	
		11. describe how relationships and networks support the achievement of business objectives	
		12. analyse how customer service standards and the culture of the business support the fair treatment of customers	
Processes and Procedures	Deep understanding of the processes and procedures within own role and how these are impacted by insurance market practices and agreements. Able to evaluate how these support	practices and agreements impact processes and procedures of the business	Can describe in detail the operation of 2 examples of market practices or agreements
	the delivery of the operational and strategic objectives of the business.	14. analyse how the processes and procedures of the business support the achievement of its operational and strategic	

Commercial awareness	Evaluates how the market may be affected by external change. Understands how to assess the impact of competitor strategy on businesses and	external changes can affect the insurance market	Can describe in detail 2 examples of external market changes and how they have impacted the business.
	their market position and how to use this knowledge to contribute to organisational strategy.	16. analyse how the business can be impacted by external change.	
		17. evaluate how competitor strategy can impact and change the	

Skills	What is required	Pass Criteria: Learning Outcomes (WGLL) (The apprentice can)	Distinction Differentiator
Technical ability	, , , ,	18. use specialist technical knowledge and experience appropriately in unfamiliar and/or complex situations	Seeks out opportunities to grow specialist technical knowledge and experience and uses these to deliver positive outcomes to stakeholders in unfamiliar and/or complex situations
		19. analyse insurance market changes and evaluate the impact on the business	Anticipates market changes which may affect the business and makes recommendations to maximise resultant opportunities and to minimise negative impacts
		20. proactively respond to insurance market changes to deliver positive outcomes to stakeholders	Proactively identifies actual or proposed insurance market changes and evaluates the future impact on stakeholders
		21. effectively apply legal and insurance principles to evaluate and resolve unfamiliar and/or complex problems and queries	Evaluates potential issues arising out of the application of legal and insurance principles to new and emerging situations and recommends solutions to resolve these

		22. apply specialist knowledge of the market structure and its processes, procedures and documentation to a range of complex situations	Is proactive in expanding specialist knowledge of the market structure and its processes, procedures and documentation in response to new and unfamiliar situations
Relationship development and networks proactively with clients/customers and colleagues/senio r management, as required to deliver business outcomes. Manages customer/stakeh older expectations effectively. Uses interpersonal skills and networks to influence and gain support, to deliver positive business outcomes.	23. proactively identify, generate and develop relationships with stakeholders at all levels and network both within and outside the organisation	Takes responsibility for acting as a formal representative of the organisation within own organisation or the wider market place	
	24. manage and maintain relationships to deliver excellent customer service and business outcomes	No distinction differentiator	
	25. effectively analyse and influence customer/stakehold er expectations	Proactively evaluates trends in customer/stakeholder expectations and shares this for the benefit of the business	
	26. adapt and flex interpersonal skills to engage positively with stakeholders	No distinction differentiator	
		27. influence and gain support to deliver positive business outcomes	Negotiates and influences effectively at a variety of levels, both within and outside the organisation

Ownership	Contributes to	28. pro-actively	Monitors the
Ownership and initiative	Ownership and initiative  Contributes to the development and implementation of operational plans within business area.  Manages people and/or processes to ensure the operational and strategic needs of business are met. Challenges existing processes and procedures to improve the customer/client/ stakeholder experience. Uses a structured, evidence based approach when taking ownership for resolving identified problems. Able to provide a clear rationale when making decisions.	contribute to the development and implementation of operational plans within business area	implementation and progress of operational plans within business area
		29. effectively manage people and/or processes to ensure the operational and strategic needs of the business are	Uses initiative to propose recommendations to make the management of people and/or processes more effective in meeting the
		30. appropriately challenge existing processes and procedures to improve the customer/client/ stakeholder experience	Make recommendations on alternative processes and procedures to improve customer / client / stakeholder experience
		31. use a structured, evidence based approach to proactively identify and take ownership of resolving problems	Recognises and evaluates the actions previously taken in resolving problems and analyses what could have been done differently
		32. evaluate and justify a clear rationale when making decisions	No distinction differentiator

Governance	Governance  Uses in-depth knowledge of regulatory requirements to support organisational compliance. Uses understanding of risk to contribute to identifying and managing exposures within the business area.	regulatory change requirements and regulate accurately apply and ide this to work needed	vely evaluates s to legal and bry requirements ntifies changes to be compliant work area.
under contril and m expos		instances of actual of potential non-compliance and recomn	es instances of or potential non- ince and makes nendations to re-occurrence.
		35. promote a culture of the fair treatment of customers in self and others	
		36. apply understanding of risk correctly to different contribute to identifying and managing exposures within the business area	
Advice and support	Consistently supports others and collaborates to achieve results. Takes a leadership role	37. consistently support others and approaction collaborate to achieve results Proactive requires	vely shares ches and rates beyond the ments of the role
	within team when appropriate. Is alert to sector developments and draws these to the attention of others where they impact on own business area.	appropriate to take as a rol a leadership role in a leade advising and remains	appropriate acts e model in taking rship role and s accountable for ice and support
		and evaluate sector how the	utes ideas as to business can apt to sector oments
Management of information and data relevant information and data to evaluate performance and influence business results. Uses data analysis to challenge existing business processes/procedures. Proficient in the use of bespoke and/or generic IT software and systems needed to facilitate the	generic IT software development and systems to new/revent proficiently gather, analyse and evaluate data systems required	r supports the oment of rised IT based s to manipulate here existing s do not have the difacility	
	processes/procedures. Proficient in the use of bespoke and/or generic IT software and systems	41. actively analyse relevant information and data to evaluate performance and influence business results	

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	analysis and evaluation of data.	42. drive change using data analysis to continuously improve business processes/procedur es	Uses on-going data analysis to monitor the effectiveness of improvements to business processes/procedures
Communicatio n	Uses a range of advanced communication techniques to convey complex information effectively.  Negotiates effectively.	43. translate complex information to a wider audience so that they can understand, using advanced communication methods	Confidently uses a range of advanced communication methods to convey complex information effectively, adapting these to the needs of different audiences
		44. negotiate effectively to achieve desired outcomes	No distinction differentiator

Behaviours	What is required	Pass criterai:Learning Outcomes (WGLL) (The apprentice can)	Distinction Differentiator
Drive to excel Identifies opportunities to drive higher performance. Takes the initiative to set and meet challenging individual and team performance measures underpinned by commercial acumen and sound judgement.	opportunities to drive higher	45. act as a role model in driving higher performance	No distinction differentiator
	46. demonstrate commercial acumen and sound judgement when proactively setting and meeting challenging individual and team performance measures	Demonstrates commercial acumen and sound judgement when proactively setting and exceeding challenging individual and team performance measures	
Personal Accountability  Takes ownership for the quality and delivery of work, recognising and rectifying potential issues. Adapts positively to changing priorities and is flexible to the needs of the company. Builds own capability through ownership of personal development.	for the quality and delivery of work, recognising and rectifying potential issues. Adapts positively to changing priorities and is flexible to the	47. take ownership for the quality and delivery of work, recognising and rectifying any potential issues  48. demonstrate tenacity and flexibility in delivering the required outcomes in a changing environment	Consistently delivers not only what is required but also exceeds expectations  Demonstrates tenacity and flexibility in exceeding the required outcomes in a changing environment
	49. showcase progress of self driven personal development	Showcases progress of own self driven personal development and acts as an ambassador for personal development for others	
Innovation  Demonstrates a creative and questioning approach. Is enterprising when seeking solutions to business needs understanding	Demonstrates a creative and	50. adopt a creative and questioning approach	No distinction differentiator
	51. use practical and technical knowledge and experience of the business to propose new innovative solutions to support business objectives	Uses practical and technical knowledge and experience of the business to propose cost effective innovative solutions, clearly stating the	

	the impact at both a practical and a technical level. Responds positively to feedback and change.	53. respond positively to feedback and change, implementing improvements where necessary	No distinction differentiator
Professionalis m	Displays professional and personal integrity by being truthful and sincere in actions and avoiding/ma naging any potential conflicts of interest. Role models and coaches others in positive behaviours.	<ul> <li>54. propose and promote own and others professional and personal integrity</li> <li>55. recognise and manage any potential conflicts of interest</li> </ul>	No distinction differentiator  Anticipates any potential conflicts of interest before they arise and manages these appropriately.